

Information to identify the case:

Debtor 1	<u>Russell Steenweg Sr.</u>	Social Security number or ITIN	xxx-xx-6247
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-18351-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Russell Steenweg Sr.

6/23/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Russell Steenweg, Sr.
Debtor

Case No. 20-18351-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 23, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2022:

Recip ID	Recipient Name and Address
db	+ Russell Steenweg, Sr., 482B Winfield Court, Manchester Township, NJ 08759-7164
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518889245	+ Matt Steenweg, 374 Begonia Court, Toms River, NJ 08753-1326
518889248	+ Russell Jr., 1389 Hillgrass, Toms River, NJ 08753-2755
519483659	+ Trinity Financial Services, LLC, 4521 PGA Blvd., Suite 295, Palm Beach Gardens, FL 33418-3997

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 23 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 23 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518889244	+ EDI: WFNNB.COM	Jun 24 2022 00:28:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
518911466	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 23 2022 20:32:00	Legacy Mortgage Asset Trust 2019-RPL3, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518889246	Email/Text: Bankruptcy.Notices@pnc.com	Jun 23 2022 20:32:00	PNC Bank National Association, P.O. Box 94982, Cleveland, OH 44101
518909405	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 23 2022 20:32:00	QUICKEN LOANS, LLC, QUICKEN LOANS, LLC, BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518949311	EDI: Q3G.COM	Jun 24 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518889247	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 23 2022 20:32:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
518889249	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 23 2022 20:32:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518889250	+ EDI: RMSC.COM	Jun 24 2022 00:28:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	TRINITY FINANCIAL SERVICES LLC, 4521 PGA BOULEVARD SUITE 295, PALM BEACH GARDENS, FL 33418-3997

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jun 23, 2022

Form ID: 3180W

Total Noticed: 15

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Legacy Mortgage Asset Trust 2019-RPL3 nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for Legacy Mortgage Asset Trust 2019-RPL3 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
David L. Stevens	on behalf of Debtor Russell Steenweg Sr. dstevens@scura.com, ecfbkfilings@scuramealey.com;pevangelista@scura.com;bramirez@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jamal J Romero	on behalf of Debtor Russell Steenweg Sr. jromero@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;rshah@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;mmoreira@scura.com;spereyra@scura.com;bramirez@scura.com
Matthew Siti	on behalf of Creditor TRINITY FINANCIAL SERVICES LLC msiti@leopoldassociates.com LeopoldAssociatesNJX6426@projects.filevine.com;jmilanese@leopoldassociates.com;sleopold@leopoldassociates.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8